

DESOTO COUNTY BANK

	CPP Disbursement Date 02/13/2009	Cert 58154	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$78	\$75	-3.8%		
Loans	\$68	\$61	-10.3%		
Construction & development	\$9	\$9	-3.7%		
Closed-end 1-4 family residential	\$23	\$23	0.2%		
Home equity	\$3	\$3	-5.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-15.3%		
Commercial & Industrial	\$12	\$11	-8.0%		
Commercial real estate	\$18	\$12	-33.1%		
Unused commitments	\$7	\$7	4.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$4	207.4%		
Asset-backed securities	\$0	\$1	4.8%		
Other securities	\$4	\$3	-17.2%		
Cash & balances due	\$2	\$2	44.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$68	\$64	-4.6%		
Deposits	\$63	\$61	-3.5%		
Total other borrowings	\$4	\$3	-25.6%		
FHLB advances	\$4	\$3	-25.6%		
Equity					
Equity capital at quarter end	\$10	\$10	1.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.1%	13.7%	--		
Tier 1 risk based capital ratio	15.8%	18.5%	--		
Total risk based capital ratio	17.0%	19.7%	--		
Return on equity ¹	5.4%	6.7%	--		
Return on assets ¹	0.7%	0.9%	--		
Net interest margin ¹	4.8%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	353.8%	106.4%	--		
Loss provision to net charge-offs (qtr)	451.5%	100.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	6.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.5%	0.5%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.2%	0.0%	0.0%	0.1%	--
Commercial & Industrial	2.1%	4.0%	0.0%	0.4%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.5%	1.9%	0.0%	0.1%	--